**Railroad Worker (Industrial Worker)**

You are a railroad worker in 1928 earning an annual (yearly) income of $3600. You have a spouse and **six** children. The table below shows what percent of your income you spent on various categories in 1928. By 1933 you are one of the lucky ones who still has a job but your income has dropped from $3600 to $2600. The Railroads are being used less because people are traveling less and farmers and manufacturers are shipping less. You have some money saved but can’t access it because the bank in your town failed and so you can’t get your money. Use the table under 1933 to determine how much money ($ amount) you would spend on each item. Also figure out the percentage of your income you spent on each item. (To find percent divide the amount you spent on a particular item eg. $800 by the total e.g $2600). Once you create your new budget compare it to other people who are also railroad workers. Then complete the reflection questions at the bottom.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 1928 |  | 1933 |  |
| Budget Item | Budget Percent | Dollar Amount | Budget Percent | Dollar Amount |
| Food | 30% | $1080 |  |  |
| Clothing | 15% | $540 |  |  |
| Housing | 30% | $1080 | 42% | $1080\* |
| Medical Care | 4% | $144 |  |  |
| Transportation | 10% | $360 |  |  |
| Savings | 11% | $396 |  |  |
| **Total** | **100%** | **$3600** | **100%** | **$2600** |

\*You cannot find a cheaper place to live so your housing costs do not change.

1. What Budget Items did you have to cut spending for in 1933? Why did you pick those items?

2. What kind of difficulties do you think you would face by having to cut your budget?

3. Do you think you can provide for your family in 1933? Why or Why not?

4. What affects did the bank failures and Stock Market crash of 1929 have on you personally?

**Farmer**

You are a farmer in 1928 earning an annual (yearly) income of $3200. You have a spouse and eight children. The table below shows what percent of your income you spent on various categories in 1928. In 1933 farm prices have decreased, along with the prices for most goods and services by nearly 29%. As a result, your income has decreased and you earned only $2400 in 1933. Your aunt and uncle who live in Oklahoma lost their farm and they have nowhere else to go, so they and their 4 children have come to live with you. Use the table under 1933 to determine how much money ($ amount) you would spend on each item. Also figure out the percentage of your income you spent on each item. (To find percent divide the amount you spent on a particular item eg. $800 by the total e.g $2600). Once you create your new budget compare it to other people who are also Farmers. Then complete the reflection questions at the bottom.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 1928 |  | 1933 |  |
| Budget Item | Budget Percent | Dollar Amount | Budget Percent | Dollar Amount |
| Food | 25% | $800 |  |  |
| Clothing | 15% | $480 |  |  |
| Housing | 30% | $960 | 40% | $960\* |
| Medical Care | 10% | $320 |  |  |
| Transportation | 15% | $480 |  |  |
| Savings | 5% | $160 |  |  |
| **Total** | **100%** | **$3200** | **100%** | **$2400** |

\*You must keep paying mortgage on your farm so the price does not change.

1. What Budget Items did you have to cut spending for in 1933? Why did you pick those items?

2. What kind of difficulties do you think you would face by having to cut your budget?

3. Do you think you can provide for your family in 1933? Why or Why not?

4. What affects did the bank failures and Stock Market crash of 1929 have on you personally?

**African American**

You had been a farmer in the South until the 1920s when you moved north during the Great Migration. You were able to move to Indiana and get a well-paying job at a factory. You are married and have 3 kids. In 1928 you had an annual (yearly) salary of $3400.  As the "Last Hired and the First Fired," African Americans including you were fired before most whites. Because of this you have already gone through most of your savings. You have lost your job but luckily your wife/husband has been able to make some money by mending clothes and shoes. As a result your annual income for 1933 has dropped to $1700. Use the table under 1933 to determine how much money ($ amount) you would spend on each item. Also figure out the percentage of your income you spent on each item. (To find percent divide the amount you spent on a particular item eg. $800 by the total e.g $2600). Once you create your new budget compare it to other people who are also Farmers. Then complete the reflection questions at the bottom.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 1928 |  | 1933 |  |
| Budget Item | Budget Percent | Dollar Amount | Budget Percent | Dollar Amount |
| Food | 20% | $680 |  |  |
| Clothing | 15% | $510 |  |  |
| Housing | 30% | $1020 | 45% | $770 |
| Medical Care | 10% | $340 |  |  |
| Transportation | 15% | $510 |  |  |
| Savings | 10% | $340 |  |  |
| **Total** | **100%** | **$3400** | **100%** | **$1700** |

1. What Budget Items did you have to cut spending for in 1933? Why did you pick those items?

2. What kind of difficulties do you think you would face by having to cut your budget?

3. Do you think you can provide for your family in 1933? Why or Why not?

4. What affects did the bank failures and Stock Market crash of 1929 have on you personally?

**Teacher**

You are a teacher in 1928 earning an annual (yearly) income of $2300. You are not married. The table below shows what percent of your income you spent on various categories. In 1933, many of those in the community who provide money to pay your salary have lost their jobs and their farms. The community has reduced your salary to $1800. Use the table under 1933 to determine how much money ($ amount) you would spend on each item. Also figure out the percentage of your income you spent on each item. (To find percent divide the amount you spent on a particular item eg. $800 by the total e.g $2600). Once you create your new budget compare it to other people who are also Farmers. Then complete the reflection questions at the bottom.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 1928 |  | 1933 |  |
| Budget Item | Budget Percent | Dollar Amount | Budget Percent | Dollar Amount |
| Food | 30% | $690 |  |  |
| Clothing | 15% | $345 |  |  |
| Housing | 30% | $690 | 38% | $690\* |
| Medical Care | 5% | $115 |  |  |
| Transportation | 10% | $230 |  |  |
| Savings | 10% | $230 |  |  |
| **Total** | **100%** | **$2300** | **100%** | **$1800** |

\*You must keep paying mortgage on your house so the price does not change.

1. What Budget Items did you have to cut spending for in 1933? Why did you pick those items?

2. What kind of difficulties do you think you would face by having to cut your budget?

3. Do you think you can provide for your family in 1933? Why or Why not?

4. What affects did the bank failures and Stock Market crash of 1929 have on you personally?